

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : **10/025,897**  
Filed : December 26, 2001  
Applicant : Kight, et al.  
Title : **Systems and Methods for Risk Based Determination of a  
Form for Crediting a Payee on Behalf of a Payor**

Confirmation No. : 9205  
TC/AU : 3691  
Examiner : Kelly Scaggs Campen

Docket No. : 23952-0039  
Customer No. : 72386

**SUBMISSION OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.


Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

Pursuant to 37 C.F.R. § 1.97(c)(2), Applicants submit herewith the filing fee in the amount of \$180.00 associated with the present filing. Applicants hereby authorize the Commissioner to charge Deposit Account 19-5029 to cover this fee. The Commissioner is also

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hereby authorized to charge any additional fees associated with this filing or credit any overpayment to Deposit Account 19-5029 (Reference No. 23952-0039).

Respectfully submitted,



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Date: **January 3, 2008**  
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